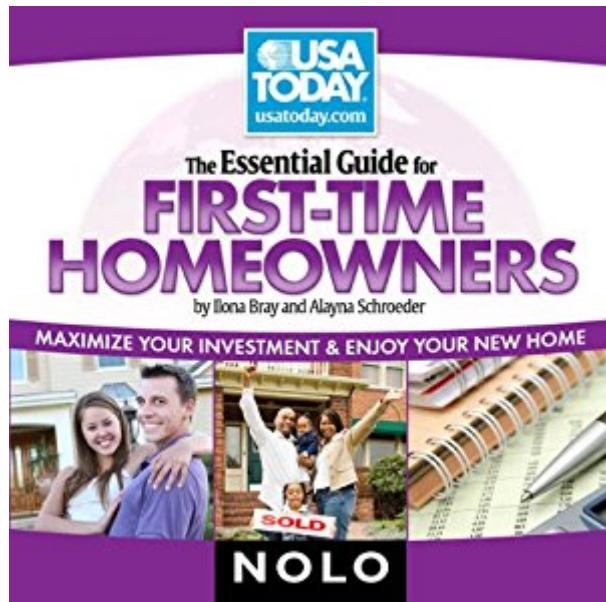


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# The Essential Guide For First Time Homeowners: Maximize Your Investment And Enjoy Your New Home



## Synopsis

Owning a house can lead to countless worries and surprises. Tackle them one by one, with real solutions. You bought your first home - now what? Nearly 6.4 million homes were purchased in the U.S. last year - and many of them are owned by young first-time buyers like you, who now find themselves wondering, "What's next?" And with the subprime crisis quickly becoming a general slide in the housing market, you're looking for guidance on how to stay on track financially. With The Essential Guide for First-Time Homeowners, you'll get the crucial information that will make the difference between worrying about your home and loving every minute you spend in it -- or, at least, sleeping easily at night! Containing fun tips and timely reminders too, this audiobook, co-published with USA Today, gives you the lowdown on prioritizing purchases, maintenance and repairs, safety and security, homeowners insurance, neighbors and disputes, taxes, remodeling and working with contractors, decorating and renovating on a budget, mortgages and refinancing, tips for going "green," and preparing your home for an eventual sale. The Essential Guide for First-Time Homeowners could potentially save you and your family thousands of dollars -- and perhaps even your home. Listen in for the advice and tips you need to keep home ownership simple and fun! Includes eGuide with resources.

## Book Information

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## Customer Reviews

This is not so much an "Essential Guide" as it is a collection of mostly-useful tips, diluted with a lot of cute fluff. For example, there is a chapter with lots of bullet point lists for handling disputes with neighbors, along with a cookie recipe so you can "Woo the Neighbors With These Chocolate-Filled Cookies". The book tries to cover too many subjects (home maintenance, real estate finance,

neighbor law, etc.) and ends up with insufficient detail. The chapter on home maintenance contains a brief schedule of things to check in each month, but what is a first-time homeowner going to get out of the recommendation to "Test the pressure and temperature valve on your water heater by opening it and allowing some water to flow out"? As with most of the tips, a bit more detail telling the reader how to do this would make the advice useful instead of just nagging. Most of the tips are helpful if incomplete, and most first-time homeowners would benefit from skimming this book. But the book should not be considered a substitute for a real reference on any of the subjects it covers.

I'm not a first time homebuyer, but I have 3 children who will be soon. This book has a lot of good information for first timers. Like knowing when you move in where your main shut offs are - gas, water, electric, etc. In some important areas not enough detail & specifics, i.e. financing, insurance, home inspections. Of course this should have been researched prior to purchase. The author talks a lot about home maintenance & upgrading. Before making any decisions on energy saving changes - "get an energy audit. A professional will perform several tests and assess your current energy use. There will be some upfront costs - usually \$100. to \$200 - and your utility company may even offer these services or subsidize payment to an independent auditor, if you ask. In any case, the audit may discover easily correctible problems. For more information, visit the Dept of Energy's Energy Efficiency & Renewable Energy website ( [...] type "energy audit" in the search box). Other parts of the book didn't seem relevant, i.e. hybrid cars & organic gardening. Other books cover this type of information in much more detail. Overall its an informative book & I'd recommend it. The 3 stars was an error, which this review page won't let me change. 5 stars

This is a great book for anyone buying a house for the first time, whether you've already signed the mortgage or have just started looking. Some of the advice is common sense, but a lot of the details are things you might not even think of if you've never owned a house before. It covers a wide range of essential subjects, such as who to inform of your new address, how to prioritize and balance your finances in the beginning, how your taxes will change, what kind of routine maintenance needs to be done on a house, how to handle disputes with neighbors. It lends advice on property values, homeowner's insurance, and going "green". It also contains suggestions for things down the road, like refinancing, remodeling, and moving on to your second home. I found it invaluable, since we moved into our first home about a month ago. I thought I knew all I needed to know, but this book proved me wrong!

à®‡ Fuzzy Wuzzy's Summary:Ñ Ñ Ñ Ñ Recommended with warm fuzzies.I am a homeowner, but not a new first-time homeowner, and I am not about to purchase another house anytime soon. While I found some of the information in this book fairly basic (and intentionally targeted towards first-time homeowners), there were various tidbits sprinkled throughout the book that were of use and interest to me. Having read several books from this publisher, I have found Nolo books to be highly variable in their level of content and detail. But this book makes for a good read for first-time homeowners in helping people to consider the plethora of whats/whys/hows involved in buying a house. While it is certainly not an all-encompassing reference book that covers everything in great detail, it certainly has nearly all of the bases covered, and provides for a great starting point to read as a primer, and helps you to think through the issues where you may need further investigation. As such, I would not call this book "The \*\*Essential\*\* Guide for First-Time Homeowners", but a more appropriate title would have been "The First-Time Homeowners Primer".

We don't own our own home yet, but we are looking! This book is much more than expected! It is loaded with information about not only owning a home for the first time, but advice on refinancing, income taxes, home repairs, figuring out what you make vs. what you spend...how to afford this big \$ hungry monster. It even explains the different types of loans, using a mortgage broker or not, & gives lots of useful links to important websites. It also has sections on home foreclosure & the potential scams out there you want to avoid. There is so much info. in this skinny book, that I can't remember all of it!! I have a feeling that we are going to be using this book a lot when we finally have our own home. I'm already finding it useful without home ownership! I am learning before the big purchase!This is a keeper!

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